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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Roger P. Hoffman

Serial No.: 09/609,801

Examiner: R. Weisberger

Filing Date: July 3, 2000

Art Unit: 3624

For: INTERNET EXPENSE ACCOUNT

Dated: January 14, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

**RESPONSE TO OFFICE ACTION**

Sir:

This is in response to the Office Action mailed July 15, 2003.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 4 of this paper.

**RECEIVED**  
JAN 21 2004  
**GROUP 3600**